

MONARCH COMMUNITY BANCORP, INC

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3226520	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$256	\$208	-18.9%		
Loans	\$192	\$156	-18.8%		
Construction & development	\$8	\$5	-39.7%		
Closed-end 1-4 family residential	\$94	\$80	-14.6%		
Home equity	\$15	\$11	-28.5%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-30.2%		
Commercial & Industrial	\$6	\$5	-25.0%		
Commercial real estate	\$56	\$48	-13.5%		
Unused commitments	\$20	\$18	-6.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$9	118.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$4	-50.1%		
Cash & balances due	\$41	\$24	-43.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$244	\$196	-19.7%		
Deposits	\$206	\$174	-15.4%		
Total other borrowings	\$36	\$20	-44.5%		
FHLB advances	\$36	\$20	-44.5%		
Equity					
Equity capital at quarter end	\$12	\$12	-2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.4%	5.3%	--		
Tier 1 risk based capital ratio	6.8%	8.2%	--		
Total risk based capital ratio	8.1%	9.5%	--		
Return on equity ¹	-8.6%	-23.3%	--		
Return on assets ¹	-0.4%	-1.3%	--		
Net interest margin ¹	3.2%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	44.2%	43.6%	--		
Loss provision to net charge-offs (qtr)	-0.2%	46.1%	--		
Net charge-offs to average loans and leases ¹	5.6%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.0%	3.1%	0.9%	0.9%	--
Home equity	1.5%	0.9%	0.0%	1.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.0%	2.1%	2.5%	--
Commercial & Industrial	16.8%	22.1%	1.4%	0.0%	--
Commercial real estate	13.4%	11.8%	3.1%	0.1%	--
Total loans	8.1%	6.9%	1.5%	0.7%	--